IN THE ABSTRACT:

Please delete the entire Abstract, and replace with the following new Abstract:

ABSTRACT OF THE DISCLOSURE

An on-line system and method assembles, stores, and administers all of a company's merchandising content in a single location, and optimizes the effectiveness of the content by determining the content and format most likely to be of interest to the consumer. Generally, a merchant sets up at least one campaign in the system, by generating various objects and/or resources comprising merchandising content. The merchant and/or its advertiser then establishes a set of rules which are applied to determine the objects and resources of the campaign to be distributed to a consumer, based on various circumstances and scenarios. When the consumer interacts with the system, the system determines dynamically the merchandising content to be sent to the consumer by processing data corresponding to the consumer, the consumer's computer system and environmental and geographical data.